Case 24-21482-JCM Doc 33 Filed 10/06/24 Entered 10/07/24 00:23:33 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	entify the case:	-
Debtor 1:	Samuel Jocuns	Social Security number or ITIN: xxx-xx-2024
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Bank	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed in chapter: 7 6/17/24
Case number:	24-21482-JCM	Date case converted to chapter: 13 9/30/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Samuel Jocuns	
2.	All other names used in the last 8 years		
3.	Address	3817 Lyndell Street Pittsburgh, Pa 15234	
		Mary Bower Sheats	Contact phone 412-281-7266
4.	Debtor's attorney Name and address		Email: mary@mbsheatslaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour	Contact phone 412-471-5566
		Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
		600 Grant Street Pittsburgh, PA 15219	Contact phone 412-644-2700
			Date: 10/4/24

For more information, see page 2

Debtor Samuel Jocuns Case number 24–21482–JCM

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 18, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1–412–532–8861 For additional information, go to: https://www.iustice.gov/ust/moc	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive	Filing deadline: 1/17/25	
deadilites.	under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from a	J	
	under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim	Filing deadline: 12/9/24	
	(except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 12/16/24	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at https://www.pawb.uscourts.gov/filing-proof-claim proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 11/18/24 at 10:00 AM , Location: Same location as the Meeting of	rs on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mec confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn and the plan has been withdrawn.	clerk's office and served on the debtor, b later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 24-21482-JCM Samuel Jocuns Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Oct 04, 2024 Form ID: 309iPGH Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recipi ID Recipient Name and Address

db + Samuel Jocuns, 3817 Lyndell Street, Pittsburgh, Pa 15234-1907

aty + Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504 15811011 + Kristy E. Jocuns, 1668 Smith Township State Road, Burgettstown, PA 15021-2435

TOTAL: 3

 $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
aty		Oct 04 2024 23:09:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: mary@mbsheatslaw.com	Oct 04 2024 23:09:00	Mary Bower Sheats, Mary Bower Sheats, Attorney at Law, 1195 Washington Pike, Suite 325, Bridgeville, PA 15017
tr -	+ EDI: BCHTHORNTONILLR	Oct 05 2024 03:05:00	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
tr -	+ Email/Text: bnc@chapter13trusteewdpa.com	Oct 04 2024 23:09:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 05 2024 03:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2024 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 05 2024 03:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2024 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust -	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 04 2024 23:09:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr -	+ Email/Text: jdryer@bernsteinlaw.com	Oct 04 2024 23:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16440582	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 04 2024 23:09:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15811009	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 04 2024 23:09:00	Honda Financial Services, PO Box 70252, Philadelphia, PA 19176
15811003	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		

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SYNCB/Verizon, PO B 71737, Philadelphia, PA

19176-1737

User: auto

Date Rcvd: Oct 04, 2024 Form ID: 309iPGH Total Noticed: 25 Oct 04 2024 23:09:00 Apple Card, GS Bank USA, 11850 S. Election Road, Draper, UT 84020-6814 15811004 + EDI: CITICORP Oct 05 2024 03:05:00 Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027 15811005 + EDI: CAPITALONE.COM Oct 05 2024 03:05:00 Capital One, POB 31293, Salt Lake City, UT 84131-0293 16435585 EDI: CAPITALONE.COM Oct 05 2024 03:05:00 Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083 15811006 + EDI: WFNNB.COM Oct 05 2024 03:05:00 Comenity Bank/Torrid, POB 182789, Columbus, OH 43218-2789 15811007 Email/Text: BKCourtNotices@yourmortgageonline.com Equity Resources, Inc., 1 Corporate Drive Suite Oct 04 2024 23:09:00 360. Lake Zurich, IL 60047 15811008 + Email/Text: collectionbankruptcies.bancorp@53.com Oct 04 2024 23:09:00 Fifth Third Bank, 5050 Kingsley Drive M/D IMOCOP, Cincinnati, OH 45227-1115 15811010 EDI: JPMORGANCHASE Oct 05 2024 03:05:00 JPMCB Card Services, 301 N. Walnut St., Floor 09, Wilmington, DE 19801 15811012 + EDI: LENDNGCLUB Oct 05 2024 03:05:00 Lending Club Bank, 595 Market Street, San Francisco, CA 94105-2802 15811013 + Email/Text: ngisupport@radiusgs.com Radius Global Solutions LLC, 7831 Glenroy Road Oct 04 2024 23:09:00 Suite 250, Minneapolis, MN 55439-3117 15811014 + EDI: SYNC Oct 05 2024 03:05:00 SYNCB/Sams Club Dual Card, PO B 965005, Orlando, FL 32896-5005 15811015 + EDI: SYNC

TOTAL: 24

District/off: 0315-2

BYPASSED RECIPIENTS

Oct 05 2024 03:05:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNSYLVANIA EQUITY RESOURCES, INC.
aty	*+	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728
aty	*+	Crystal H. Thornton-Illar, LEECHTISHMAN, 525 William Penn Place, 28th Floor, Pittsburgh, PA 15219-1728

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

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District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Oct 04, 2024 Form ID: 309iPGH Total Noticed: 25

Name Email Address

Brent J. Lemon

on behalf of Creditor PENNSYLVANIA EQUITY RESOURCES INC. blemon@kmllawgroup.com,

lemondropper75@hotmail.com

Crystal H. Thornton-Illar

cthornton-Illar@leechtishman.com PA95@ecfcbis.com

Crystal H. Thornton-Illar

on behalf of Trustee Crystal H. Thornton-Illar ethornton-Illar@leechtishman.com PA95@ecfcbis.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com is a property of the control of

Mary Bower Sheats

on behalf of Debtor Samuel Jocuns mary@mbsheatslaw.com

mb sheats@gmail.com; sheats@gubinskylaw.com; g19303@notify.cincompass.com; sheats.maryb123008@notify.best case.com, g19303@notify.cincompass.com; sheats.maryb123008@notify.best case.com, g19303@notify.cincompass.com; g19303@notify.cincompass.co

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter 13 trusteewd pa.com

TOTAL: 7